Amendments to the Claims

1. (currently amended) A method for facilitating a transaction between a first party and a second party, said method comprising the steps of:

a) a remotely located system, which is controlled by a trusted third party, receives said first party's instructions for fulfilling at least a part of said first party's obligations in said transaction;

b) said trusted third party system communicating with said second party in a manner which provides said second party with <u>a artificial personality of said trusted third party so that said second party will have a perceptible assurance that said second party will recognize the artificial personality of said trusted third party when said second party is in communication with said trusted third party system;</u> and

c) transmitting information to said second party to provide assurance that said first party's instructions have been or will be fulfilled; whereby

d) trust in said third party is transferred to said second party and said second party can trust that said first party's obligations have been or will be fulfilled.

2. (original) A method as described in claim 1 where said first party transmits said instructions to said trusted third party system through a portable communications device which is one of a plurality of essentially functionally identical communications devices, whereby said first party can use any of said plurality of devices to transmit said instructions.

3. (original) A method as described in claim 2 where said trusted third party system transmits said information to said second party through said portable communications device.

4. (original) A method as described in claim 3 where said plurality of devices all have perceptible features which are difficult to reproduce, and are all tamper resistant to provide said perceptible assurance, whereby said second party perceptible assurance that said portable communications device is an authorized device and that said information provided by said trusted third party system is authentic.

5. (original) A method as described in claim 4 where said perceptible features of said portable communications device include at least one of: special materials used in its construction, patterns etched or otherwise affixed to its surface, fibers or particles embedded in its surface, holograms, or a unique form.

6. (original) A method as described in claim 4 where said perceptible features of said portable communications device includes a perceptible signal representative of information shared by said trusted third party system and said second party.

7. (original) A method as described in claim 6 where said shared information is based upon a pattern of information exchanged by said trusted third party system and said second party during the development of a relationship.

8. (original) A method as described in claim 7 where said shared information is modified and structured by an artificial personality program, whereby characteristics of the transmitted information produced by said program provide said second party with said perceptible assurance that said second party is in communication with said trusted third party system.

9. (original) A method as described in claim 1 where said information transmitted by said trusted third party system is modified and structured by an artificial personality program, whereby characteristics of the transmitted information produced by said program provide

said second party with said perceptible assurance that said second party is in communication with said trusted third party system.

10. (original) A method as described in claim 1 where said first party's obligations in said transaction include payment to said second party.

11. (original) A method as described in claim 10 where said first party transmits instructions to said trusted third party system to make said payment from a first party account.

12. (original) A method as described in claim 11 where said instructions include instructions to select said first party account from a plurality of accounts.

13. (original) A method as described in claim 12 where said plurality of accounts includes at least one of: an account maintained with said trusted third party, a bank account, a credit card account, or an account with a payment service.

14. (original) A method as described in claim 10 comprising the further step of said second party providing instructions to said third party directing how said payment is to be made.

15. (original) A method as described in claim 10 where said second party can provide instructions that said payment be made to an account maintained with said trusted third party.

16. (original) A method as described in claim 1 where said first party's obligations in said transaction include providing a copy of a document to said second party.

17. (original) A method as described in claim 16 where said document has been previously stored with said trusted third party system and said trusted third party system transmits said document to said second party.

18. (original) A method as described in claim 16 where said trusted third party system digitally signs said document on behalf of said first party.

19. (original) A method as described in claim 18 where said document is one of: a receipt, an offer, an acceptance, or a check.

20. (original) A method as described in claim 16 where said document is an identification document.

21. (original) A method as described in claim 16 comprising the further step of said second party providing instructions to said third party directing how said document is to be delivered.

22. (original) A method as described in claim 16 where said first party transmits instructions to said trusted third party system, said instructions at least partly specifying the contents of said document.

23. (original) A method as described in claim 1 where a party maintains an account with a trusted third party and said party can access said trusted third party system to review said account.

24. (original) A method as described in claim 1 where said second party is a vendor with whom said trusted third party has established a relationship and said transaction is a purchase by said first party from said second party.

25. (original) A method as described in claim 1 comprising the further step of said third party system saving a record of said transaction for later use in case of a dispute.

26. (currently amended) A programmable system controlled by a trusted third party for facilitating a transaction between a first party and a second party, said system being programmed to:

a) receive said first party's instructions for fulfilling at least a part of said first party's obligations in said transaction;

b) communicate with said second party in a manner which provides said second party with a artificial personality of said trusted third party so that said second party will have a perceptible assurance that said second party will recognize the artificial personality of said trusted third party when said second party is in communication with said trusted third party system; and

c) transmit information to said second party to provide assurance that said first party's instructions have been or will be fulfilled; whereby

d) trust in said third party is transferred to said second party and said second party can trust that said first party's obligations have been or will be fulfilled.

27. (original) A system as described in claim 26 where said first party transmits said instructions to said trusted third party system through a portable communications device which is one of a plurality of essentially functionally identical communications devices, whereby said first party can use any of said plurality of devices to transmit said instructions, and said system is further programmed to test each input received to determine if said inputs are received from an authorized and uncorrupted one of said devices.

28. (original) A system as described in claim 26 where said system is further programmed to provide said perceptible assurance by communicating shared information based upon a

pattern of information exchanged by said trusted third party system and said second party during the development of a relationship to said second party.

29. (original) A system as described in claim 28 where said system is further programmed with an artificial personality program to modify and structure said shared information, whereby characteristics of the transmitted information produced by said program provide said second party with said perceptible assurance that said second party is in communication with said trusted third party system.

30. (original) A system as described in claim 26 where said first party's obligations in said transaction include payment to said second party and said instructions to said system are to make said payment from a first party account.

31. (original) A system as described in claim 30 where said instructions include instructions to select said first party account from a plurality of accounts, said plurality of accounts including at least one of: an account maintained with said trusted third party, a bank account, a credit card account, or an account with a payment service.

32. (original) A system as described in claim 26 where said system is further programmed to receive instructions from said second party directing how said payment is to be made.

33. (original) A system as described in claim 26 where said first party's obligations in said transaction include providing a copy of a document to said second party and said instructions to said system are to transmit said document to said second party.

34. (original) A system as described in claim 33 where said document has been previously stored in said system.

35. (original) A system as described in claim 33 where said system is further programmed to digitally sign said document on behalf of said first party.

36. (original) A system as described in claim 35 where said system is further programmed to receive instructions from said second party directing how said document is to be delivered.

37. (original) A system as described in claim 36 where said system is further programmed to receive further instructions from said first party, said further instructions at least partly specifying the contents of said document.

38. (currently amended) A portable communications device, which is one of a plurality of essentially functionally identical communications devices for communicating with a trusted third party system, where said plurality of devices all have perceptible features which are difficult to reproduce, and are all tamper resistant, so as to provide perceptible assurance, that said portable communications device is an authorized device and that [said] information provided by said trusted third party system is authentic.

39. (original) A portable communications device as described in claim 38 where said perceptible features include at least one of: special materials used in its construction, patterns etched or otherwise affixed to its surface, fibers or particles embedded in its surface, holograms, or a unique form.

40. (original) A portable communications device as described in claim 38 where said perceptible features include a perceptible signal representative of information shared by said trusted third party system and said second party.

41. (original) A portable communications device as described in claim 38 further comprising a tamper-detecting system for detecting attempts to tamper with said device, and for communicating with said third party system if an attempt to tamper is detected.

42. (currently amended) A computer readable medium for providing program code for execution by a trusted third party system, said system being responsive to said program code to:

a) receive [said] a first party's instructions for fulfilling at least a part of said first party's obligations in a transaction;

b) communicate with [said] a second party in a manner which provides said second party with a artificial personality of said trusted third party so that said second party will have a perceptible assurance that said second party will recognize the artificial personality of said trusted third party when said second party is in communication with said trusted third party system; and

c) transmit information to said second party to provide assurance that said first party's instructions have been or will be fulfilled.

43. (withdrawn) A method for providing perceptible assurance to a user that said user is communicating with a particular programmable system, said programmable system being programmed to execute a plurality of artificial personalities; said method comprising the steps of:

a) selecting one of said artificial personalities;

b) conducting a communications session between said selected artificial personality and said user to begin to develop a record of shared information based on a unique relationship between said user and said artificial personality;

c) conducting further communications sessions between said artificial personality and said user, said selected artificial personality basing its responses in said further communications sessions at least in part on said record of shared information; and

d) continuing to developed said record of shared information during said further sessions; whereby

e) said user is provided with increasing assurance that said user is in fact communicating with said programmable system, even though communication may be through an insecure device.

44. (withdrawn) A method as described in claim 43 where said artificial personalities are distinguished by at least variation in their vocabulary or semantic content.

45. (new) The method claimed in claim 1, wherein said artificial personality of said trusted third party elicits responses from said second party.

46. (new) The method claimed in claim 26, wherein said artificial personality of said trusted third party elicits responses from said second party.

47. (new) The method claimed in claim 42, wherein said artificial personality of said trusted third party elicits responses from said second party.